

## AG Fitch, Commissioner Chaney, and Board of Contractors Share Tips to Protect Against Winter Weather Scams



Criminals take advantage of storm damage to turn a quick profit off others' misfortune. Knowing best practices, being a savvy consumer, and taking time to evaluate your options are always the best safeguards against becoming a victim of a scam. Familiarizing yourself with these tips can help you protect yourself from becoming a victim of fraud or deception. Of course, even the smartest consumer can sometimes be deceived. Do not hesitate to contact the Attorney General's Office for help.

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*Lynn Fitch*

**(Jackson, Mississippi)** In the wake of winter weather that has impacted the State, Mississippi Attorney General Lynn Fitch, Mississippi Insurance Commissioner Mike Chaney, and the Mississippi State Board of Contractors (MSBOC) warn of common scams and share tips for Mississippians to protect themselves against fraud.

"Criminals take advantage of storm damage to turn a quick profit off others' misfortune. Knowing best practices, being a savvy consumer, and taking time to evaluate your options are always the best safeguards against becoming a victim of a scam," **said Attorney General Lynn Fitch**. "Familiarizing yourself with these tips can help you protect yourself from becoming a victim of fraud or deception. Of course, even the smartest consumer can sometimes be deceived. Do not hesitate to contact the Attorney General's Office for help."

"Mississippians are already under immense stress because of the storm. Dishonest contractors will only make the situation worse," **said Insurance Commissioner Mike Chaney**. "To start, make only necessary repairs to prevent further damage to your home. Don't make permanent repairs until your insurance company has inspected the property. Be cautious of door-to-door or phone solicitations, especially after storms. These contractors often rely on high-pressure sales tactics and unlicensed labor."

"Consumers should always verify that contractors are properly licensed and in good standing before hiring them," **said Stephanie Lee, Executive Director of the Mississippi State Board of Contractors**. "Taking the time to check credentials and review references can prevent costly mistakes and ensure repairs are completed safely and professionally. Remember, legitimate contractors will welcome your questions and provide clear, written estimates before work begins."

Here are tips to protect yourself from common storm-related scams:

- Confirm the contractor is licensed, bonded, and insured. For residential projects over \$10,000 or commercial projects over \$50,000, a license is required.
- Contact the local permitting office or inspections department to determine if permits are required to ensure building code compliance. If permits are required,

the contractor should pull them. Confirm with the permit office that the contractor has acquired them before construction begins.

- Require a written contract that details the work to be done, materials to be used, a payment schedule that is based on completion of work and a timeline for work to be completed.
- Do not make payments for any work not specified in the contract unless it has been submitted and approved in writing by you before the additional work begins.
- Do not pay in full up-front. A reputable contractor can usually charge for building materials, which makes a large up-front payment less likely.
- Do not sign documents that give a contractor the right to your insurance claims. Get an invoice from your contractor and pay them directly, preferably with a credit card; in this way the charges may be disputed, if necessary.
- Before making final payment, evaluate the completed work and require the contractor to confirm that all subcontractors and suppliers have been paid to eliminate potential liens on your property.
- Request a Certificate of Insurance from the contractor and verify it is valid by contacting the party who issued it.
- Keep a signed, legible copy of the contract in a safe place.
- Ask for proof that the contractor is licensed. Consumers can verify if the contractor is properly licensed by using the **CONTRACTOR SEARCH** feature at [www.msdoc.us](http://www.msdoc.us) or by calling MSDOC at 800-880-6161.

The Mississippi Attorney General's Office [Consumer's Guide: Tips for Storm Victims](#) provides resources Mississippians can use to protect themselves, even after a storm. If you believe you have been a victim of a scam, you can report it to the Mississippi Attorney General's Office by visiting the [Consumer Complaint Portal](#) or emailing [consumer@ago.ms.gov](mailto:consumer@ago.ms.gov).

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